



## Gallagher | STUDENT HEALTH & SPECIAL RISK

Dear Student,

Thank you for your interest in your school's **Continuation Plan for students previously insured in the 2019-2020 Student Health Insurance Program (SHIP)**. This plan is underwritten by Blue Cross Blue Shield of Massachusetts and is serviced by Gallagher Student Health & Special Risk.

This Continuation Plan has been made available due to the unique circumstances of COVID-19 pandemic and the understanding that many students who had been insured for 2019-2020 under their school's SHIP will be left uninsured when their current plan expires and who will not be eligible for school's SHIP for 2020-2021 due to graduation or disenrollment.

Please note that you are **not** eligible for the Continuation Plan if:

- You were not enrolled in your school's SHIP for 2019-2020 with coverage ending in August 2020.
- You are eligible for your school's 2020-2021 SHIP.
- You are an international student returning to your home country.
- You were enrolled in your school's SHIP through the Mass Health Premium Assistance Program.

**There are several key provisions we would like to bring to your attention prior to completing the form.**

1. Please be sure to fully review the eligibility section to determine if you are eligible to enroll in the Continuation Plan. Please note that your school will be contacted to verify your eligibility.
2. The enrollment form **must be received within 15 days of termination of coverage under the School's Student Health Insurance Plan**. Your coverage effective date will be retroactive to the day following your termination date under the SHIP. If the deadline is not met, you will not be able to enroll in the Continuation Plan.
3. The Continuation plan lasts for the Fall coverage period as outlined on the enrollment form. This coverage period cannot be reduced, extended or renewed.
4. The Continuation Plan duplicates the coverage of the Student Health Insurance Plan your school has in place for 2020-2021. Any deductibles, annual limits or other aggregators will be reset at the beginning of the coverage period. For more information on the plan benefits, please visit your school's page at <http://www.gallagherstudent.com/>
5. No dependent coverage is available.
6. Students enrolling in the Continuation Plan will receive a new identification card.
7. You must be eligible to enroll in the Continuation Plan and meet the enrollment deadline in order for your application to be accepted by us. If it is discovered you do not meet the requirements, your premium will be refunded.
8. The completed application along with the required premium in full should be sent to Gallagher Student Health & Special Risk, P.O. Box 845663, Boston, MA 02284-5663 or email [Quincy.BSD.enrollmentteam@AIG.com](mailto:Quincy.BSD.enrollmentteam@AIG.com).

Once Gallagher Student Health & Special Risk receives your completed enrollment form and applicable premium, we will process the application and send your information to the Claims Administrator.

If you have any questions, please contact us.

Sincerely,

Client Services  
Gallagher Student Health & Special Risk